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EARN ARMY PAY AND BENEFITS AS A CIVILIAN

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DON'T LOSE YOUR INVESTMENT

As you approach the end of your active duty in the United States Army, you have earned the gratitude and respect of your country, community, family and friends.

You've also gained experience in a skill, leadership ability and the pride that comes from doing an important job well.

But there's something else you've earned through your Army service: *a great many important benefits that you can continue to enjoy as a civilian.*

Don't lose them simply because full-time soldiering isn't the career for you. Whether you plan to start a civilian job, or go on for more training or education, the Army Reserve offers you the opportunity to supplement your income and enjoy a substantial package of benefits, while you continue to develop your potential.

Whatever future you choose, the Army Reserve can make it better. You're invited to read through this booklet, and talk to your reenlistment NCO or In-Service Recruiter. Find out how getting into the Army Reserve can help you get the most out of civilian life.

OVER 200 YEARS OF TRADITION

Today's U.S. Army Reserve continues the proud tradition of the citizen-soldier in America.

It dates back over 200 years—when patriots left their farms, forges and families to take up arms in support of independence, at Lexington and Concord, Bunker Hill and Brandywine.

The citizen-soldier again rallied to his country's call in the War of 1812, in the Mexican War, and in the desperate battles of the Civil War that preserved this country as one indivisible nation. Finally, in 1908, this citizen-soldier force officially became the Army Reserve. And since that time, it has served with honor and distinction, both in service to communities in peacetime and as a powerful military force in World Wars I and II, the Korean Conflict, the Berlin crisis, the Cuban missile crisis and in Viet Nam and Grenada.

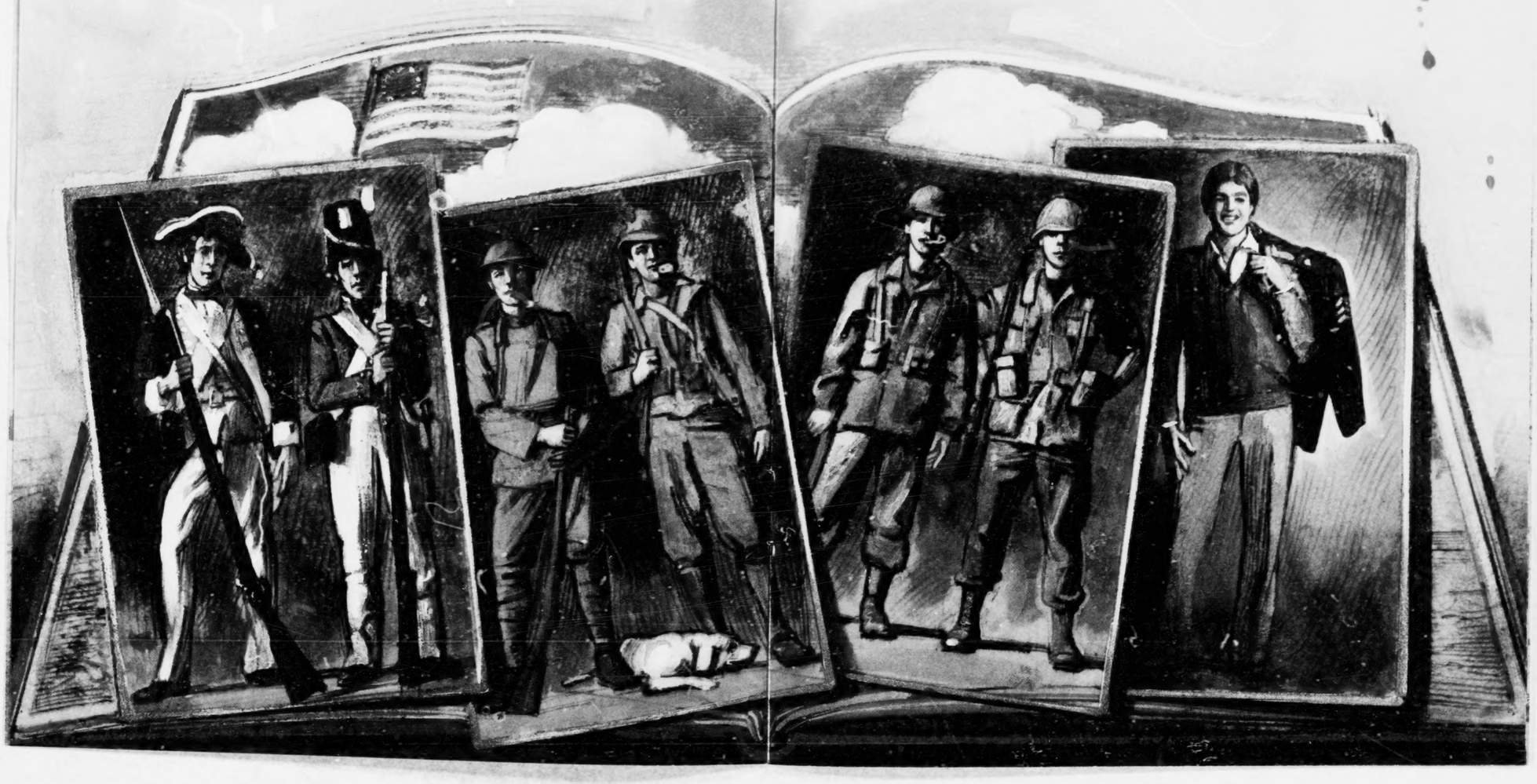
A Vital Mission in the Modern World

Although the tradition of the Army Reserve is an old one, its mission in today's world is as vital as ever. It continues to fulfill a critical role in providing this nation with the "strength in reserve" so necessary to preserving the peace, defending our freedom and our way of life.

Following its tradition of service, the Army Reserve also stepped in to help process the surge of refugees who sought entry into the United States after the fall of South Viet Nam in 1975, and those released from Cuba in 1980.

The Citizen-Soldier: a Civilian First

While the mission of the Army Reserve is, of course, military preparedness, you are first and foremost a civilian. You attend Reserve meetings at least 16 hours a month (usually two eight-hour days over a weekend), plus two weeks during each year for Annual Training. In return for 38 days of service each year, you get 365 days of valuable benefits.



EXTRA INCOME

Whether or not you have a civilian job waiting, chances are you can use a steady "part-time" paycheck every month.

You'll receive four days pay at your Reserve grade for each weekend of Reserve training you attend—plus full Army pay for your two-week Annual Training.

For example, as an E-4, with four years active service, you can earn an extra $2,000 a year, or more, to add to your civilian income.

Rank, Grade and Promotion
While it makes sense to join the Reserve directly upon your discharge from the Active Army, to keep your benefits uninterrupted and start pocketing Reserve paychecks, your In-Service Recruiter can make sure you get a well deserved "vacation" before reporting for a Reserve assignment near your home. If you sign up within 60 days of your discharge, you'll retain your active Army rank, pay grade and time in grade.

SKILL TRAINING

In the Regular Army, you've learned an important skill and practiced it on active duty. In the Army Reserve, you can sharpen your skills and keep up with latest equipment and technology in your field. And if you plan to find a civilian job related to your service skill, Reserve training is especially beneficial and could help you advance in your new career.

But you may want to branch out into another skill. In that case, Army Reserve training could be a welcome change of pace and a chance to prepare for a good job in a different field. What's more, under the Prior Service Training Program (PST), veterans like you may be eligible for additional active duty training in a new MOS, with assignment to a unit where your specialty is needed.

EDUCATION

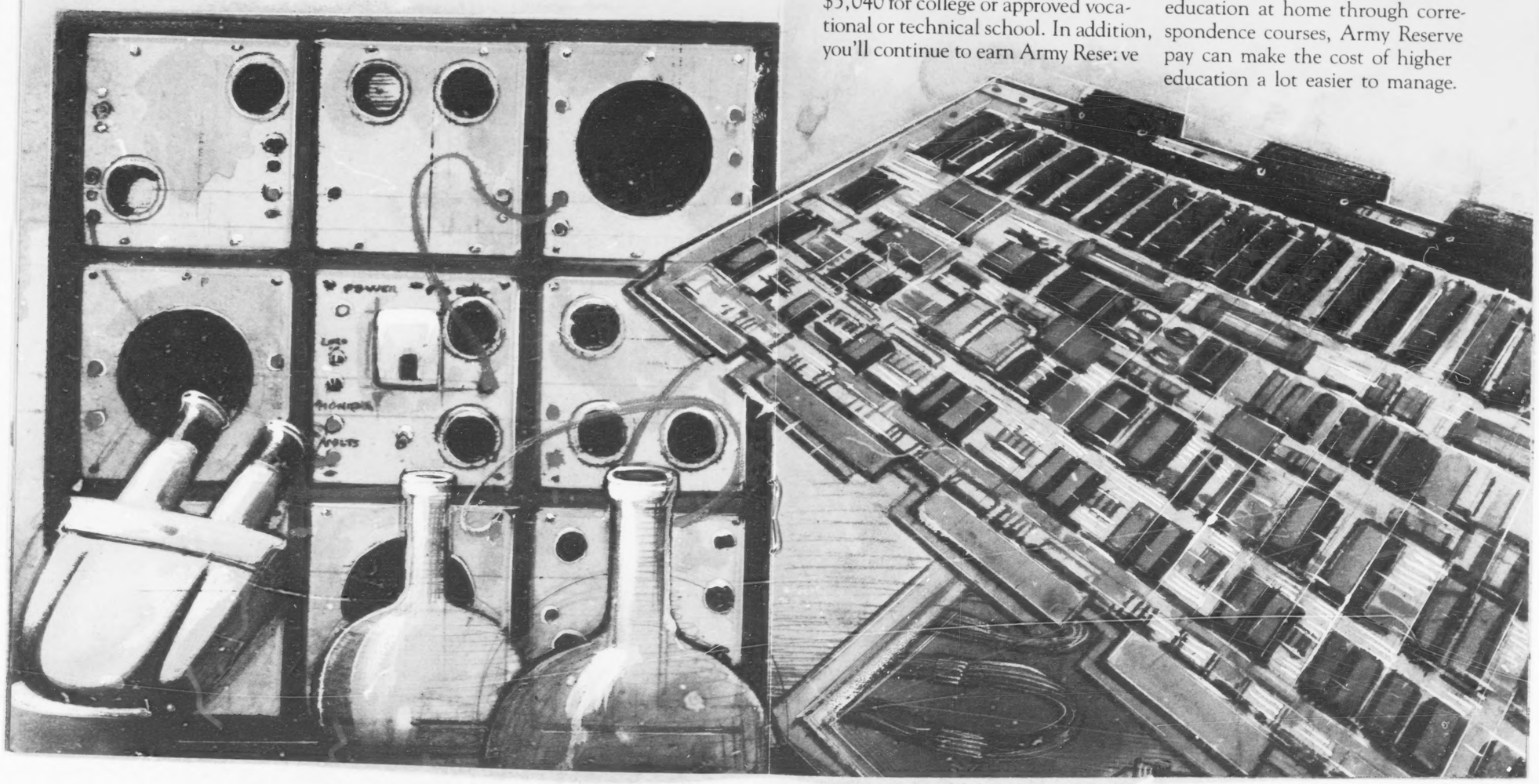
Because Army Reservists serve part-time, you can easily fit Reserve membership into your schedule if you decide to further your education at a vocational school, community college, or four-year college or university.

And as the high cost of school-related expenses continues to rise, it's good to know that you can count on regular USAR pay to meet those expenses. If you decide to go to college full-time, you should also consider the Reserve Officers' Training Corps/ Simultaneous Membership Program. It can provide as much as $1,000 a year during your last two years of college, and you can collect normal Army Reserve pay at the same time.

The Army Reserve offers another way for qualified Reservists to beat the high cost of higher education. Through the GI Bill, you can get up to $5,040 for college or approved vocational or technical school. In addition, you'll continue to earn Army Reserve pay for monthly assemblies. Reservists who have received educational assistance while on active duty (through VEAP, GI Bill or Army College Fund) are still eligible for GI Bill benefits, provided they have not yet obtained a baccalaureate degree.

If you have already gone to college and you took out a Federally Insured Student Loan made after October 1, 1975, you can get help in repaying what you owe by joining the Army Reserve.

So, whether you go to school full- or part-time, or continue your education at home through correspondence courses, Army Reserve pay can make the cost of higher education a lot easier to manage.



FINANCIAL BENEFITS

As an Army Reservist, you're entitled to several important benefits that can make your dollars go a lot farther. In today's economy, that can mean a lot.

PX Privileges
Army Reservists and/or their spouses are entitled to one day of PX shopping privileges for each 4-hour drill period. That means 48 days of PX shopping per year, in addition to PX availability while on Active Duty for Annual Training.

Commissary Shopping
Additionally, you and your spouse are entitled to full shopping privileges at any military commissary. You're authorized one day of shopping for every day of active duty you complete during Annual Training (up to 14 days).

Low-Cost Life Insurance
Another dollar-stretching benfit of Army Reserve service is Servicemembers' Group Life Insurance (SGLI), which is available for about half the cost of comparable civilian plans. The maximum coverage is $50,000, and that costs only $4.00 a month. If you don't need that much protection, you can get less at even lower cost. And this life insurance covers you not only when you are on Reserve duty, but full time, 24 hours a day, 365 days a year. If you have a family, or plan to, SGLI offers you a way to provide for their future security at a very affordable cost.

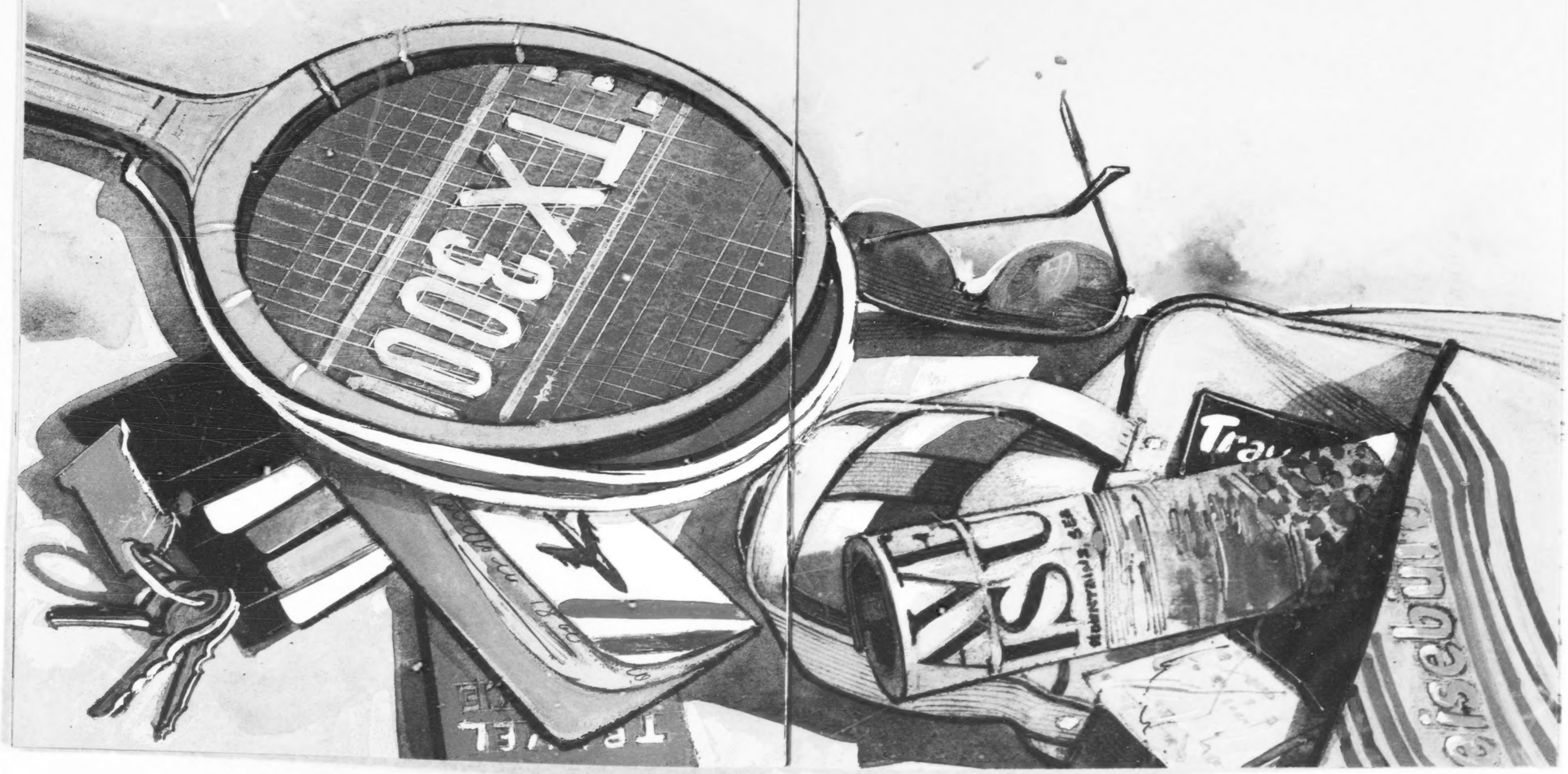
LIFESTYLE BENEFITS

In addition to the more direct economic benefits, the Army Reserve also offers other important benefits that can help enhance your lifestyle and broaden your horizons.

A Change of Pace
One of the most attractive benefits of Army Reserve service is the opportunity it provides Reservists to try something new or exciting two days a month and two weeks every year. This can mean anything from learning a valuable skill to meeting new people who become old friends. It can mean traveling to different places for annual training. And because Reservists may fly on military planes on a space-available basis, it can also mean traveling on your own time. So whether you're visiting a distant relative or sharing new experiences with good friends, Army Reserve service adds a new and very different dimension to civilian life.

Discount Movies
Army Reservists and their families have unlimited access to movies on military installations. The general admission to post theaters is about half the price of admission to public theaters. If you live near a military base with a movie theater, this benefit can really reduce your entertainment costs.

Friends and Contacts
In the great American tradition of the citizen-soldier, Army Reserve units are made up of men and women from nearly every profession and trade, from all walks of life. So whatever your background, you'll have a chance to build new friendships with people who share common interests and goals. And many Army Reservists are influential community members, with solid contacts in business and government. Chances are, some of these people may be able to advise you, or even help you advance in your civilian career.



RETIREMENT BENEFITS

Maybe you think retirement is a long way off, but if you start thinking about it now, you'll already have a big head start when the time comes. As an Army Reservist, you can not only enjoy retirement with the extra financial security of regular monthly checks, but very likely begin to enjoy it earlier—any time after you reach age 60 with 20 years of qualifying service.

Retirement Pay
Your retirement pay will be based upon points accrued during *both* active duty and Reserve participation, one point for each day of active duty, each unit assembly attended and certain other activities.

You can figure your retirement income by using this formula:

1. $\frac{\text{(Total Number of Points)}}{\text{(360 days)}} = \text{Years of Service}$
2. (Years of Service) x .025 = (Percentage of Pay Due)
3. (Percentage) x (Current Base Pay) = Retirement Pay Per Month

It can make a big difference—especially when it's added to income from Social Security and a civilian or civil service pension.

Medical/Dental Care
When you qualify for retirement pay, you and your family may also be eligible for medical and dental care at a military facility.

PX and Commissary Privileges
To help make retirement dollars go even further, you and your spouse can shop in these stores as often as you like, any time you like.

Travel
At age 60, your space-available travel benefits expand to take in the whole world. And you can take your family along, too, all for just a minimal service charge.

Recreation and Officer/ NCO Clubs
As a retired Army Reservist, you'll be eligible for membership in and use of Officer or NCO clubs. And on-post recreation facilities such as golf courses, tennis courts, and craft shops are also open to you.

Survivor Benefit Plan
You can provide now for your spouse to receive 55% of your projected retirement pay, should you not survive to retirement.

The Army Reserve is much more than a collection of benefits. It is a worthwhile investment in your future and for the future of our country.

BE ALL YOU CAN BE.
ARMY RESERVE.

The specific information in this booklet describing the Army Reserve is subject to change. For current facts, talk to your local In-Service Recruiter.

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